

Certificate Number: 05781-NJ-DE-033390969

Bankruptcy Case Number: 19-22136



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 10, 2019, at 9:16 o'clock PM PDT, Guillermo Romero completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 10, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President